## STATE OF WASHINGTON



## OFFICE OF INSURANCE COMMISSIONER

## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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In the Matter of	) No. D 2000-19
	)
Heidi T. Arko,	ORDER NOT TO ISSUE LICENSE
Licensee.	)

To: Licensing Division Insurance Commissioner's Office Olympia, Washington

Copy to: Heidi Arko 3727 140<sup>th</sup> Ave. SE Bellevue, WA 98006

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be issued to Heidi Arko (the "proposed licensee") and no appointment or affiliation of the proposed licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that she was convicted of first degree theft, a felony, in 1999.

By this conduct, the proposed licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(g)(h).

IT IS FURTHER ORDERED that your request for consent to engage in the business of insurance pursuant to 18 USC §1033(e)(2) is denied.

NOTICE TO THE PROPOSED LICENSEE CONCERNING YOUR RIGHT TO A HEARING. The proposed licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by

this act of the Commissioner. Please note that a detailed summary of the right to contest this Order is attached.

Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed.

Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed. Please send any demand for hearing to William E. Frandsen, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ISSUED AT LACEY, WASHINGTON, this 22<sup>nd</sup> day of December, 2000.

DEBORAH SENN Insurance Commissioner

By

WILLIAM E. FRANDSEN Deputy Commissioner

Investigator: Cheryl Penn

Cc: Edward B. Morgan, CPCU, Branch Manager (Amica Mutual Ins. Co.)